

To Whom it may Concern Regarding Case 25-35123,

From November 27th, 2023 until September 19th, 2024 the Debtor Marc Criados had been willing and intentionally committing fraud, wire fraud, misrepresentation of having legal counsel to avoid my intention of filing a lawsuit.

On December 13th, 2024 the Debtor Marc Criados lied about filing for Bankruptcy in another attempt to defraud me and avoid my intention of filing a lawsuit.

On December 24th, 2004 the Debtor Marc Criados, continuing to lie about filing for Bankruptcy, willingly agreed to voluntarily repay the loan and provided a repayment schedule that he continued to follow from before his eventual filing in February of 2025 and after his petition and meeting of creditors in March of 2025.

The Debtor Marc Criados on his petition filed February 3, 2025 knowing and willingly listed the incorrect address of my residence to ensure any form of communication ever reaches me, so that I would be unable to take any actions. He also lied and falsely misstated the amount of the debt on his petition, stating an amount of \$533.05, in an attempt to defraud the court and commit bankruptcy fraud in attempt to avoid paying a debt he willingly and intentionally for 15 had been committing fraud in attempt to avoid it.

On February 19th, 2025 and again on February 25th 2025 the Debtor Marc Criados reaffirmed that he listed me in his Chapter 7 petition but was still willingly and voluntarily going to repay the remaining \$200 of the debt.

On March 24th, 2025 the court clerk informed me that there was a hearing on April 22, 2025, and that I would be given an email the night before on April 21, 2025 instructions on how to register. That email was never sent.

On March 24th, 2025 the Debtor Marc Criados sent the balance of \$200 to pay off him loan, even though it was late, it still was in agreement with the reaffirmation of his voluntary repayment of debt, which under the Voluntary Payment Doctrine, I am protected and not required to return.

On March 24th, 2025 after having the debt repaid, I contacted the court clerk who informed me that my hearing was cancelled.

On April 7, 2025 I contacted the court clerk again who informed me that my hearing was cancelled.

On April 7, 2025 I contacted the court clerk again who informed me that my hearing was cancelled and was transferred to another clerk who also confirmed that my hearing had been cancelled and that I did not have to go.

Given the circumstances that the Debtor Marc Criados has committed multiple counts of fraud, reaffirmed his voluntary repayment of debt after his filing, the court clerks mistake of informing me that my hearing was cancelled, I can not be held liable for not showing up to the hearing on April 22 2025 or be ordered to repay the amount of \$200 obtained on March 24, 2025.

I will be sending multiple PDF's to provide evidence of everything stated above to be true and respectfully ask that the court remove the Order made to repay the \$200 today on May 6, 2025 and to seek actions against the Debtor Marc Criados for committing these acts of fraud, as I will also be filing a report with the FBI later this week to ensure that he is prosecutor and sent to jail for his actions.

This list of PDFs are as followed, since I have no means of creating a PDF of more than 20 images, for that I do apologize but the evidence is overwhelming and documents everything proving the crimes committed by the Debtor Marc Criados.

Evidence 1 to 20

Evidence 21 to 40

Evidence 41 to 60

Evidence 61 to 80

Evidence 81 to 100

Evidence of Repayment Lies

Evidence of Intent to File Lawsuit

Evidence of Misrepresentation to Commit Fraud 1 of 2

Evidence of Misrepresentation to Commit Fraud 2 of 2

Evidence of Fraud 1 of 2

Evidence of Fraud 2 of 2

Evidence of Reaffirmation of Debt and Voluntary Repayment

Evidence Court Messed up

Thank you,
Matthew Stoughton